

TOWN OF NEEDHAM EXEMPTION INFORMATION

The Town of Needham has a variety of statutory exemptions available to reduce property tax obligations for certain qualifying taxpayers. These include elderly persons, blind persons, disabled veterans, surviving spouse or orphaned minor child, widow or orphaned minor of a police officer or firefighter, and extreme hardship due to age, infirmity and poverty. These programs are summarized below. The qualifying date is July 1, the first day of the fiscal year. All applications must be filed in the Assessor's Office within 3 months of the mailing date of the 3rd quarter tax bills (this is usually mailed before December 31).

A qualified candidate must possess a sufficient ownership interest in the domicile. The candidate may own this interest solely, as a joint owner or as tenant in common. The holder of life estate satisfies the ownership requirement. If the domicile is held in trust, a candidate can only satisfy interest if he/she: Is a trustee or co-trustee of that trust, **and** possesses a sufficient beneficial interest in the domicile through that trust.

As exemptions are granted only for the primary residence, and as some exemptions are age dependent and/or means tested, an applicant must provide whatever information the assessors deem to be reasonably required to establish eligibility. Information that an applicant may be requested to furnish, but is not limited to: birth certificates, evidence of domicile and occupancy, income tax returns and bank statements.

Because of the number and complexity of exemptions, the following table is intended only to give you a general idea of what is available. **If you have the slightest inclination that you may be eligible or have any questions, call our office for details.** Additional information can be obtained by contacting the Assessor's Office at 781.455.7500 x238. Applications for fiscal year 2016 will be available July 1, 2015. Applications for exemptions must be filed each year. Exemptions are granted on an annual basis.

For Older Citizens: To qualify, a taxpayer:
(Clause 41C):

1. must be over 65 years of age as of July 1, 2015 and
2. must have primary residence in Massachusetts for ten years and owned property in the state for five years and must have occupied the property as of July 1, 2015 and
3. must have a whole estate (the value of personal property excluding domicile) of less than \$40,000 if single, \$55,000 if married and
4. must have an income less than \$20,000 if single, \$30,000 if married, after subtracting an allowable exclusion.

Upon Approval, Taxpayer Is Entitled To An Exemption In The Range From \$500.00 - \$1,000. <http://www.mass.gov/dor/docs/dls/publ/forms/seniors-96-1.pdf>

For Older Citizens: To qualify, a taxpayer:

Tax Deferral

(Clause 41A):

1. must be over 65 years of age as of July 1, 2015 and
2. must have primary residence in Massachusetts for ten years and owned property in the state for five years and
3. must have occupied the property as of July 1, 2015 and
4. must have a total gross income of less than \$51,000 per year.

Upon Approval, Taxpayer Is Entitled To Defer (Delay) Payment Of Any Portion Of The Property Tax Bill Until Property Is Sold, Conveyed Or Until Their Demise.

<http://www.mass.gov/dor/docs/dls/publ/forms/97-41a-application.pdf>

Elderly Surviving Spouse, Minor Child
(Clause 17D):

To qualify, a taxpayer:

1. must be over 70 years of age as of July 1, 2015 or must be a surviving spouse or surviving minor child
2. must have owned and occupied the property for five years and
3. must have a whole estate (the value of personal property less domicile) of less than \$40,000..

Upon Approval, Taxpayer Is Entitled To An Exemption In The Range From \$175.00 - \$350.00.

<http://www.mass.gov/dor/docs/dls/publ/forms/seniors-surviving-spouses-minors-96-6.pdf>

Disabled Veteran
(Clause 22):

To qualify, a taxpayer:

1. must be a veteran or spouse of a veteran and
2. must have a service-connected disability of 10% or more or
3. have been awarded the Purple Heart or
4. be a veteran of the Spanish, Philippine or Chinese Expedition or
5. have been awarded the Congressional Medal of Honor, Distinguished Service Cross, Air Force Cross or Navy Cross

****The parents of a veteran who lost his/her life in service are also entitled to apply for this exemption. Amount Of Exemption Varies According To Degree Of Disability.**

<http://www.mass.gov/dor/docs/dls/publ/forms/veterans-96-4.pdf>

Age, Infirmary & Financial Hardship (Clause 18):

Any property owner who cannot meet his/her real estate tax obligation due to AGE and INFIRMITY and POVERTY may apply for this exemption. To qualify, the applicant must present evidence to the Board of Assessors that corroborates the individual's inability to pay the assessed tax as well as documentation on the individual's infirmity and the individual's age. Household income, assets and home equity are considered when determining poverty or financial hardship.

Upon Approval, The Amount Granted Varies At The Discretion Of The Board.
<http://www.mass.gov/dor/docs/dls/ptb/pdfs/form-98.pdf>

Blind Persons (Clause 37A)

To qualify, a taxpayer:

1. must be a legal resident of the Commonwealth of Massachusetts,
2. own and occupy the property as his/her domicile,
3. must file current proof of blindness each year with the application.

Upon Approval, Taxpayer Is Entitled To An Exemption In The Range From \$500.00 - \$1,000.
<http://www.mass.gov/dor/docs/dls/publ/forms/blind-96-3.pdf>

Senior Property Tax Work-Off Program: (Senior Corp Employment Opportunities)

A few qualifications are:

Must be sixty (60) years of age or older as of July 1, 2015, or have been disabled. Also must own and occupy, as principal place of residence, as of July 1, 2015, the property in Needham, to which the tax work-off credit will be applied.

Please contact Needham Council on Aging for all eligibility requirements. Their offices are located at 300 Hillside Ave and can be reached at 781.455.7550.

Needham Property Tax Relief to the Elderly and Disabled Fund:

Established in 2005, this fund assists Needham seniors and disabled persons of low income with help paying their property taxes. The fund provides modest grants to help elderly and/or disabled citizens faced with temporary financial hardships. The grants are used to pay a small portion of a homeowner's real estate taxes.

The filing period for this program varies. Please contact the Assessor's Office for information on how to obtain an application.